

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

EASTERN District Of MICHIGAN

In re Friday, LaKeitha M.

Case No. _____

Debtor/Codebtor:

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A — Real Property	YES	1	\$ 30,000		
B — Personal Property	YES	5	\$ 43,237		
C — Property Claimed as Exempt	YES	1			
D — Creditors Holding Secured Claims	YES	1		\$ 75,164	
E — Creditors Holding Unsecured Priority Claims (Total of Claims on Sched E)	YES	1		\$ 1,480	
F — Creditors Holding Unse- cured Nonpriority Claims	YES	3		\$ 26,559	
G — Executory Contracts and Unexpired Leases	YES	1			
H — Codebtors	YES	1			
I — Current Income of Individual Debtor(s)	YES	1			\$ 1,754
J — Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,348
TOTAL		16	\$ 73,237	\$ 103,203	

United States Bankruptcy Court

EASTERN District Of MICHIGAN

In re Friday, LaKeitha M.

Case No. _____

Debtor/Codebtor:

Chapter 7**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 1,480
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0
Student Loan Obligations (from Schedule F)	\$ 0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$ 1,480

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,754
Average Expenses (from Schedule J, Line 18)	\$ 2,348
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,589

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,480	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$ 26,559
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 26,559

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Friday, LaKeitha M.

Case No. _____
(if known)

Debtor/Codebtor:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 7/2/2009

Signature: /s/ LaKeitha M. Friday
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address Telephone:

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*Total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re Friday, LaKeitha M.

Case No. _____
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
15738 Kentucky, Detroit, MI 48238	Owner, Mortgagor. Property in foreclosure		\$30,000	\$75,164
Total of This Page ►			\$30,000	Page ____ of ____
Total of All Pages ►			\$30,000	

In re Friday, LaKeitha M.

Case No. _____
(If known)

Debtor/Codebtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Remaining Disability Lump Sum Award for prior months		\$2,000
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Michigan First CU *****2470 Western Fedl CU *****1862 Comerica Bank ***9183		\$0 \$0 \$5 \$0
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Audobon Brook Management at Rockdale, 1200 Rockmont circle, Conyers, GA 30094		\$250
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture, furnishings, computer, 2 TV's appliances.		\$2,000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectables.		Old record albums (30); stamp collection		\$110
6. Wearing apparel.		Clothing, outerwear, footwear		\$300
7. Furs and jewelry.		2 gold charms, costume jewelry		\$100
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re Friday, LaKeitha M.

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Fedl Employees Group Life Insurance-term		\$0
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest (s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Thrift Savings Plan-U.S. Government		\$32,733
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

In re Friday, LaKeitha M.

Case No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		2008 Tax refund-Fedl-\$2105.00; State-\$1007.00; City of Detroit-\$15.00		\$3,127
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1991 Toyota, owned with son, 125,000 miles 1995 Ford Windstar-116,000 miles	J	\$412 \$700

In re Friday, LaKeitha M.

Case No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Scrapbooking tools, papers, embellishments, ribbons, adhesives, storage units, and racks, die cut machine, and cartridges		\$1,500
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

In re Friday, LaKeitha M.

Case No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	X		X	
35. Other personal property of any kind not already listed. Itemize.	X		X	
Total of Continuation Sheet				
_____ continuation sheets attached Total ► (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				\$ 43,237

In re Friday, LaKeitha M.

Case No. _____
(If known)

Debtor/Codebtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2):☐ 11 U.S.C. § 522(b)(3):☐ Check if debtor claims a homestead exemption that exceeds
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
LUMP SUM SSI AWARD	11 USC §522 (d) (10(A))	\$2,022	\$2,022
LUMP SUM DISABILITY AWARD	11 USC §522 (d) (10)(C)	\$9,531	\$9,531
Household Items, and Clothing	11 USC §522 (d) (3)	\$2,300	\$2,300
Jewelry	11 USC §522 (d) (4)	\$100	\$100
1995 Ford Windstar	11 USC §522 (d) (5)	\$700	\$700
Income Tax Refund-2008	11 USC §522 (d) (5)	\$3,127	\$3,127
Retirement	11 USC §522 (d) (12)	\$32,733	\$32,733
1991 Toyota	11 USC §522 (d) (5)	\$412	\$412
Scrapbooking Supplies	11 USC §522 (d) (6)	\$1,500	\$1,500
Cash on hand, bank accounts	11 USC §522 (d) (5)	\$2,005	\$2,005
Security Deposit	11 USC §522 (d) (5)	\$250	\$250
Funds retained by MI First CU	11 USC §522 (d) (5)	\$1,144	\$1,144
Record albums and stamp collection	11 USC §522 (d) (5)	\$110	\$110

SCHEDULE D— CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT NO. 239244F01		EverHome Mortgage on				\$75,164	
Trott & Trott 31440 Northwestern Hwy. Ste 200 Farmington Hills, MI 48334		15738 Kentucky, Detroit, MI 48238. Property in foreclosure. Loan #9000121445					
		VALUE \$ 30,000					
Total (Use only on last page) ►						\$75,164	

(Report total also on
Summary
of Schedules)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

In re Friday, LaKeitha M.

Case No. _____

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

In re Friday, LaKeitha M.

Case No. _____

(if known)

SCHEDULE E— CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT NO. 16036519			Property tax on 15738 Kentucky, Detroit, MI 48238				\$1,480	\$1,480	
CITY OF DETROIT PROPERTY TAX-TREASURY DEPT. 2 WOODWARD AVE. DETROIT, MI 48226									
Total ▶							\$ 1,480		
Totals ▶								\$ 1,480	\$

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07)

Debtor

In re Friday, LaKeitha M.

Case No. _____

(if known)

SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistica Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT NO. 10075035			GE Money Bank/Sam's Club Account #7714210064420102				\$2,220
CAC Financial Corp of Michigan 2601 NW Expressway Ste. 1000 E Oklahoma City, OK 73112-7236							
ACCT NO. 439696659			GMAC for car turned in and paid for.			X	\$253
CGC Services LP Collection Agency Division 6630 Gulfton Houston, TX 77081							
ACCT NO. 0003290860-71-L			Credit Union Loan				\$205
Coop Services Credit Union P.O. Box 51700 Livonia, MI 48151							

Debtor

In re

Case No. _____

(if known)

SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT NO. 170-3461.300			Water bill for Kentucky, Detroit, MI property				\$200
CITY OF DETROIT WATER BOARD P.O. Box 32711 Detroit, MI 48232							
ACCT NO. 2090 058 0001 3			Electric Utility Bill				\$2,495
DTE Energy P.O. Box 740786 Cincinnati, OH 45274-0786							
ACCT NO. 11418390			Verizon Wireless (phone) #058086387400001				\$285
First Revenue Assurance P.O. Box 3020 Albuquerque, NM 87190-3020							
ACCT NO. 106618			Original: Counterforce Original #1067197				\$131
Hillcrest Davidson & Assoc LLC 850 N. Dorothy Drive Suite 512 Richardson, TX 75081							
ACCT NO. 4306 8900 0006 5232			Visa Card				\$5,286
Michigan First Credit Union 27000 Evergreen Road Lathrup Village, MI 48076							

B6F (Official Form 6F) (12/07)—Cont.

Debtor

In re Friday, LaKeitha M.

Case No. _____

(if known)

SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT NO. ***2470			Loan 60 Overdraft				\$94
Michigan First Credit Union 27000 Evergreen Road Lathrup Village, MI 48076							
ACCT NO. NA8354			Citibank RE: Home Depot #6035320085038881				\$3,283
NCO Financial Systems P.O. Box 15889 Wilmington, DE 19850-5889							
ACCT NO. 3290860			Loan 71 Line of Credit				\$1,000
Priority Community Credit Union 1351 East Jefferson Detroit, MI 48207							
ACCT NO. 96011			Medical bill should be covered by Insurance			X	\$290
Rehabilitation Physicians PC 28455 Haggerty Road Suite 200 Novi, MI 48377-2982							
ACCT NO. 840R00			Black Expressions Book Club			X	\$95
RJM ACQ LLC 575 Underhill Blvd Ste. 2 Syosset, NY 11791							

B6F (Official Form 6F) (12/07)—Cont.

Debtor

In re Friday, LaKeitha M.

Case No. _____

(if known)

SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT NO. 08-148277GC			Daimler Chrysler Financial Services Americas LLC -v- Lakeitha M. Friday, 36th District Court, Detroit, MI				\$7,588
Shermeta, Adams & VonAllmen PC Tricia McKinnon, Attorney P.O. Box 5016 Rochester, MI 48308							
ACCT NO. ***2823			Vica Credit Card				\$3,134
Target National Bank c/o Target Credit Services P.O. Box 59317 Minneapolis, MN 55459-0317							
(Use only on last page of the completed Schedule F.) Total ►							\$26,559

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

In re _Friday, LaKeitha M.

Case No. _____
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE, WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Atlanta MF Owner 4 LLC Agent for Audubon Brook at Rockdale 1200 Rockmont Circle Conyers, GA 30094	Lease for apartment at 1200 Rockmont Circle, Apt. 103, Conyers, GA 30094. Lease from 5/13/2009 to 4/30/2009. Debtor planning to relocate in late August, early September 2009.

_____ continuation sheets attached

In re Friday, LaKeitha M.**Case No.** _____
(If known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re _Friday, LaKeitha M.

Case No. _____
(If known)

Debtor/Codebtor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Gregory, son	AGE(S): Adult
Employment:	DEBTOR	SPOUSE
Occupation Disabled Retired from U.S. Postal Service		
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions

(Prorate if not paid monthly)

\$ _____

\$ _____

2. Estimate monthly overtime

\$ _____

\$ _____

3. SUBTOTAL

\$ _____ \$ _____

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ _____

\$ _____

b. Insurance

\$ _____

\$ _____

c. Union dues

\$ _____

\$ _____

d. Other (Specify): _____

\$ _____

\$ _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ _____ \$ _____

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ _____ \$ _____

7. Regular income from operation of business or profession or farm
(Attach detailed statement)

\$ _____

\$ _____

8. Income from real property

\$ _____

\$ _____

9. Interest and dividends

\$ _____

\$ _____

10. Alimony, maintenance or support payments payable to the debtor for
the debtor's use or that of dependents listed above

\$ _____

\$ _____

11. Social security or government assistance

(Specify): _____

\$ _____

\$ _____

12. Pension or retirement income

\$ _____

\$ _____

13. Other monthly income

(Specify): Disability Retirement Income Gross is
\$1982.00; \$177.82 withheld for taxes

\$ 1,754.18

\$ _____

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,754.18 \$ _____

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 1,754.18 \$ _____

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals
from line 15; if there is only one debtor repeat total reported on line 15)

\$ 1,754.18

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor was awarded Social Security Disability on May 22, 2009. The amount per month will be \$1317.00. This amount will be deducted from the Debtor's U.S. Federal Disability Retirement Income payment of \$1982.00.

MacForms (509) 535-4382

In re Friday, LaKeitha M.

Case No. _____
(if known)

Debtor/Codebtor

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- | | |
|---|-------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ 945.00 |
| Are real estate taxes included? Yes <u>X</u> No _____ | |
| Is property insurance included? Yes _____ No <u>X</u> | |
| 2. Utilities: a. Electricity and heating fuel | \$ 75.00 |
| b. Water and sewer | \$ _____ |
| c. Telephone | \$ 50.00 |
| d. Other <u>Cable</u> | \$ 50.00 |
| 3. Home maintenance (repairs and upkeep) | \$ 50.00 |
| 4. Food | \$ 400.00 |
| 5. Clothing | \$ 60.00 |
| 6. Laundry and dry cleaning | \$ 40.00 |
| 7. Medical and dental expenses | \$ 170.00 |
| 8. Transportation (not including car payments) | \$ 200.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ 100.00 |
| 10. Charitable contributions | \$ 40.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | \$ 22.00 |
| b. Life | \$ _____ |
| c. Health | \$ _____ |
| d. Auto | \$ 101.00 |
| e. Other _____ | \$ _____ |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify) _____ | \$ _____ |
| 13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | \$ _____ |
| b. Other _____ | \$ _____ |
| c. Other _____ | \$ _____ |
| 14. Alimony, maintenance, and support paid to others | \$ _____ |
| 15. Payments for support of additional dependents not living at your home | \$ _____ |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ _____ |
| 17. Other <u>Trash Pickup</u> | \$ 45.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ 2,348.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:
Debtor plans on moving to Georgia, where her family resides, and she has more support. Her rental income will decrease by \$280.00 which she is currently paying to her son, whom she lives with. | |
| 20. STATEMENT OF MONTHLY NET INCOME | |
| a. Average monthly income from Line 15 of Schedule I | \$ 1,754.18 |
| b. Average monthly expenses from, Line 18 above | \$ 2,348.00 |
| c. Monthly net income (a. minus b.) | \$ <593.82> |